

Information to identify the case:

Debtor 1	<u>Milton Clemmons</u>	Social Security number or ITIN	xxx-xx-9915
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Edna Clemmons</u>	Social Security number or ITIN	xxx-xx-3523
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 11-43491-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Milton Clemmons

Edna Clemmons

5/2/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Milton Clemmons
 Edna Clemmons
 Debtors

Case No. 11-43491-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 40

Date Rcvd: May 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2017.

db/jdb
 512548477 +Milton Clemmons, Edna Clemmons, 106 West Oxford Street, Vineland, NJ 08360-2723
 512548478 +A-1 Collections Service, PO Box 7837, Trenton, NJ 08628-0837
 512548479 +Accounts Receivables Management, 155 Midatlantic Parkway, Thorofare, NJ 08066-1859
 512548481 +Affiliated Podiatrists Of SJ, 238 Chestnut Avenue, Vineland, NJ 08360-5595
 512548481 +Ambulatory Care Center, PO Box 415865, Boston, MA 02241-5865
 512548483 +Arthritis Rheumatology Assoc, PO Box 2697, Vineland, NJ 08362-2697
 512548484 +Bankcard Services, PO Box 23065, Columbus, GA 31902-3065
 512548487 +++CENTER FOR DIAGNOSTIC IMAGING, 1450 E CHESTNUT AVE STE 4C, VINELAND NJ 08361-8469
 (address filed with court: Center For Diagnostic Imaging, 1550 East Chestnut Avenue, Suite 4C, Vineland, NJ 08360)
 512548486 +Care Payment, PO Box 20337, Portland, OR 97294-0337
 512548488 +Cumberland Cardiology, 2848 South Delsea Drive, Suite 4A, Vineland, NJ 08360-7042
 512548489 +Danon Systems, PO Box 2240, Burlington, NC 27216-2240
 512548491 +FMS Inc, PO Box 707600, Tulsa, OK 74170-7600
 512548495 +Lab Corp, PO Box 2240, Burlington, NC 27216-2240
 512857336 +MidFirst Bank c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suit 301, Mountainside, NJ 07092-2315
 512548496 +Midland Mortgage, Customer Service, PO Box 26648, Oklahoma City, OK 73126-0648
 512548497 NCO Financial Services, 20 East Clementon Road, #102 North, Gibbsboro, NJ 08026
 512744048 +New Century Financial Services, Inc., successor in int.to GE Money Bank, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany NJ 07054-5020
 512548500 +Pinnacle Mid Atlantic, PO Box 650782, Dallas, TX 75265-0782
 512548501 +Regional Diagnostic Imaging, PO Box 382, Huntingdon, PA 16652-0382
 512548502 +South Jersey Anesthesia, PO Box 766, Woodbury, NJ 08096-7766
 512548503 +South Jersey Hospital, PO Box 48274, Newark, NJ 07101-8474
 512548504 Wisda Eye Care, 1318 East Main Road, Building 2 Suite A, Vineland, NJ 08360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 02 2017 22:30:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov May 02 2017 22:30:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 512548482 +EDI: RMCB.COM May 02 2017 22:08:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935
 512548480 +EDI: AFNIRECOVERY.COM May 02 2017 22:08:00 Afni, 404 Brock Drive, PO Box 3097, Bloomington, IL 61702-3097
 512557624 +EDI: AFNIRECOVERY.COM May 02 2017 22:08:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
 512548485 +E-mail/Text: cms-bk@cms-collect.com May 02 2017 22:30:17 Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 512548490 +E-mail/Text: j.simonson@everprof.com May 02 2017 22:30:31 Evergreen Professional Recoveries, 12100 NE 195th Street #325, Bothell, WA 98011-5768
 512548492 +EDI: RMSC.COM May 02 2017 22:08:00 GE Money Bank, PO Box 960004, Orlando, FL 32896-0004
 512565744 E-mail/Text: bankruptcy@hccredit.com May 02 2017 22:31:21 HC Processing Center, PO Box 829, Springdale, AR 72765-0829
 512548493 +E-mail/Text: bankruptcy@hccredit.com May 02 2017 22:31:21 HC Processing Center, Asset Recovery Department, PO Box 829, Springdale, AZ 72765-0829
 512548494 +EDI: RMSC.COM May 02 2017 22:08:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090
 513571880 EDI: AIS.COM May 02 2017 22:08:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 512548498 +E-mail/Text: egssupportservices@egscorp.com May 02 2017 22:30:44 NCO Financial Services, 507 Prunential Road, Horsham, PA 19044-2308
 512548499 +E-mail/Text: bankruptcy@notices@becompanies.com May 02 2017 22:30:51 Nelson Watson And Associates, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211
 512825110 EDI: PRA.COM May 02 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Ge Money Bank, POB 41067, Norfolk VA 23541
 512659418 E-mail/Text: ebn@vativrecovery.com May 02 2017 22:30:15 Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L, PO Box 40728, Houston TX 77240-0728
 512781844 EDI: RECOVERYCORP.COM May 02 2017 22:08:00 Portfolio Investments I LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 512644760 EDI: Q3G.COM May 02 2017 22:08:00 Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: May 02, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Moshe Rothenberg on behalf of Joint Debtor Edna Clemmons mosherothenbergbkesq@gmail.com,
alyson@mosherothenberg.com
Moshe Rothenberg on behalf of Debtor Milton Clemmons mosherothenbergbkesq@gmail.com,
alyson@mosherothenberg.com

TOTAL: 8